

EMPLOYEE

Benefits Bureau

State of Montana
Benefits & Wellness Newsletter
Volume 2, Edition 1
Spring 2006

My Cat Takes More Drugs Than I Do

The health plan that's kept me fit for 37 years is simple: do what you already know you ought to.

By Thomas Withers

Ironically, if I hadn't been trying to beat the high cost of health care, my wife wouldn't have run over my head with her bicycle a few months ago. The wheels on my bike hit a slick spot and I fell directly in her path. Missing me was impossible. Moments later, I was sitting in the middle of the trail wearing a cracked helmet and saying, "What happened?"

Just before we'd begun our ride, my wife had looked at me and given me an angry ultimatum, "You are 86 years old, and if you don't know enough to wear your helmet, you can ride alone." Rue Ann is 29 years younger and more verbal than I, so I replied with resignation, "Yes dear," and donned my helmet.

How does the high cost of health care relate to my accident? It's simple. One of my strategies for avoiding health-care costs is to stay healthy, and that means riding regularly.

My plan works primarily for people in the 40- to 60-year age range, those young enough to make the necessary changes for entering old age with good health and enthusiasm. In towns like mine across the country, that's just not happening, and the result is that fewer people my age are still leading active lives.

Our local hospital, St. John's, will hold its 26th annual 10-kilometer foot race in October. About 2,000 people are expected to participate, but if it's anything like the past years, I won't have much competition. Usually after a race, when people ask how well I did, I say, "I came in first in the 80- to 90-year-old class." Invariably, they ask the follow-up question, "How many were in that class?" With a feigned embarrassment, I answer, "I was the only one."

My quest to see how little I could spend on health care began when I was 50. Two events spurred me to action: First, my blood pressure began rising above normal range. Second, a close friend only a few years older than I had had a stroke that left him speechless, in diapers and in a nursing home. It also left him penniless.

In a society where health-care costs were spiraling out of control, how could I escape a similar fate? To protect myself, I considered my plans, from trying to marry a rich widow to buying long-term medical insurance. Finally, I thought of a strategy that would work, though the method I chose is somewhat un-American. I decided to take care of my health. It was the best decision I ever made.

"In a society where health-care costs were spiraling out of control, how could I escape a similar fate?...I decided to take care of my health. It was the best decision I ever made."

The success of my plan lies in its simplicity. It's available and adaptable to almost everyone. Furthermore, it requires little special equipment other than a bicycle—and a helmet. The system I have followed for 37 years has three essential parts: nutrition, exercise and perseverance. Nutritionally, I deviate little from the U.S. Department of Agriculture's guidelines. All the foods needed are available in a traditional food store. I head to the produce department to buy fresh fruits and vegetables to supplement those I grow in my garden. I read labels and put back products that are loaded with hydrogenated fats and sodium. When using these criteria, three fourths of the grocery aisles become irrelevant. As a result, my shopping is streamlined.

Rue Ann and I, depending on the weather, do one of the following five days a week: ride our bicycles 10 miles, walk 3 miles or climb the stairs in a 10-story building. Consistency is the key to a successful exercise program.

The financial payoff for this kind of living has exceeded my wildest expectations. I get a routine physical once a year. Intermittently, I see a dermatologist and ophthalmologist. When I was 75 my doctor said, "I know you don't take any prescription drugs, but what over-the-counter drugs do you take?" When I answered, "None," he smiled and wryly said I wasn't doing my part to support the drug companies. Today my old cat's drug bill is higher than mine. I'm not sure if I'm bragging or complaining.

My biggest payoff, however, is not in the money I save, but in the way I feel. Now, just after my 87th birthday, I can still say, "What's a headache? Constipation? Arthritis?" When I'm in the drug department of the supermarket, I feel like the bewildered Texas cowboy in a Dallas department store. When the clerk asked, "Is there something wrong?" I drawled, "No ma'am, I've just never seen so many things in my whole life I don't need."

Recently, as my wife and I were going through airport security, a young male employee said, "It sure is a nice weekend for a father-daughter outing." With a grin broader than natural, I replied, "It certainly is, and we are going to make the most of it—aren't we daughter?"

I'm saving my cracked helmet with the bicycle tire marks on it as a token of my good health. I hope I'm still wearing a helmet at 95, because the alternatives are unacceptable.

Spring Health Screenings - mark your calendar!

| | |
|---|---|
| LIBBY Tuesday, May 2, 2006 7:00 am - 10:00 am City Hall Ponderosa Room 952 E. Spruce St. | COLUMBIA FALLS Wednesday, May 3, 2006 7:00 am - 10:00 am MT Veteran's Home Chapel 400 Veteran Drive |
| POLSON Thursday, May 4, 2006 7:00 am - 10:00 am Best Western Kwa Tak Nuk Hwy 93 | KALISPELL Wednesday and Thursday May 24 & 25, 2006 6:30 am - 10:30 am Hampton Inn 1140, Hwy 2 W |
| WARM SPRINGS Tuesday, June 13, 2006 6:30 am - 10:30 am Montana State Hospital Classroom A Program Support Bldg. | ANACONDA Wednesday, June 14, 2006 7:00 am - 10:00 am Hibernian Lodge (across from Hardee's) |
| DEER LODGE Thursday, June 15, 2006 6:30 am - 10:30 am 12:30 pm - 2:30 pm National Guard Armory DOC Training Center 295 Golf Course Rd | BUTTE Wednesday, Sept. 20, 2006 6:30 am - 10:30 am Copper King Lodge 4655 Harrison Ave (across from airport) |
| DILLON Thursday, Sept. 21, 2006 7:00 am - 10:00 am 4-H Club | HAMILTON Tuesday, Sept. 26, 2006 7:00 am - 10:00 am Elks Lodge |
| MISSOULA Wednesday and Thursday September 27 & 28, 2006 6:30 am - 10:30 am Holiday Inn Express, Riverside 1021 E Broadway | HELENA October & November Dates, times and places will be announced as Helena screenings are scheduled. |



Go on-line to register for a health screening:

<https://hr.mt.gov/healthscreening/default.aspx>

On-line registrants are eligible to win a Healthwise Handbook. Registration can be done on your work or home computer. It's fast, easy and confidential. **Walk-ins are welcome!**

Health Screenings are **FREE** every other year for all State Employee and Retiree certificate holders, and just \$50 for spouses, dependents, or off-year employee screenings. Be sure to tell your spouse about this inexpensive way to get valuable, personal health information.

Screenings include:

- Comprehensive Metabolic Panel/Lipid Panel - Free/\$50

Optional screenings:

- Complete Male Blood Panel - \$99 (individually \$130)
CBC, Homocysteine, C-Reactive Protein, PSA, TSH
- Complete Female Blood Panel - \$79 (individually \$105)
CBC, Homocysteine, C-Reactive Protein, TSH!

NEED INFORMATION? HAVE QUESTIONS?

800-287-8266 or 444-2044

2006 Lunch & Learn Programs

Bring your lunch and join us for a variety of free programs throughout the year, in Helena.

Watch for date & location updates on the Wellness website:
<http://hr.mt.gov/benefits/Wellness/wellness.asp>

For more information, contact: Diane Arave, Wellness Officer:
call: **406-444-3809** e-mail: **darave@mt.gov**

MARCH
Beat the Blues

12:10 pm - 1:10 pm

presented by Tanya Baertsch, RBH EAP
March 29, 2006 - Scott Hart Auditorium, 303 N Roberts St.

March 30, 2006 - 301 S Park Ave., Room 228

APRIL
Spring Fitness Kick Off

11:30 am - 1:30 pm

April 19, 2006 - Capitol Rotunda

MAY
Women's Health Fair

11:30 am - 1:30 pm

May 10, 2006 - Capitol Rotunda

JUNE
Men's Health Fair

11:30 am - 1:30 pm

June 14, 2006 - Capitol Rotunda

JULY
Care for the Caregiver

12:10 pm - 1:10 pm

presented by Tanya Baertsch, RBH EAP
July 12, 2006 - Scott Hart Auditorium, 303 N Roberts St.

July 13, 2006 - 301 S Park Ave., Room 228

AUGUST
Back to School
Preparing You & Your Child

12:10 pm - 1:10 pm

presented by Tanya Baertsch, RBH EAP
August 23, 2006 - Scott Hart Auditorium, 303 N Roberts St.

August 24, 2006 - 301 S Park Ave., Room 228

SEPTEMBER
Hunter's Fitness

12:10 pm - 1:10 pm

September 13, 2006 - Scott Hart Auditorium, 303 N Roberts St.

September 14, 2006 - 301 S Park Ave., Room 228

OCTOBER
2007 Annual Change Presentations

benefit elections - *please attend one*
NOVEMBER
Coping with Holiday Stress

12:10 pm - 1:10 pm

presented by Tanya Baertsch, RBH EAP
November 14, 2006 - Scott Hart Auditorium, 303 N Roberts St.

November 15, 2006 - 301 S Park Ave., Room 228

Get Your Kicks...on Route 66!

For this year's Spring Fitness event - we'll walk Route 66!

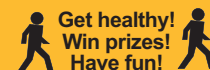
Join a team, become a team captain, or take a free wheelin' walk on your own.

We'll start walking Monday, May 1, and finish on Friday, June 23, 2006.

For more information, visit the Spring Fitness website at:

<http://hr.mt.gov/benefits/Wellness/springfitness.asp>

Come to the Kickoff event:

April 19, 2006, 11:30 - 1:30, Capitol Rotunda

*Refreshments
and live
entertainment!*

Don't Forget - Self Exams Save Lives

Conducting self exams and visiting your doctor regularly are the best ways to detect cancer early, when it's easier to treat. Women should do monthly breast self-exams, men should do testicular self-exams, and everyone should do skin self-exams. *See your doctor immediately if you find any abnormality.*



Did You TeleBuddy this Month?

Join the State's TeleBuddy of Montana program by reminding the women in your life to do their monthly breast exams.

For a brochure or more information, please contact:

Diane Arave, Wellness Officer, State of Montana
406-444-3809 1-800-287-8266 ext. 3809
email: darave@mt.gov

Get more information at the Women's Health Fair on May 10!

Feeling Overwhelmed?

Your EAP can help balance your life.

You and your family members have access to local counseling to help resolve any personal issues you may be facing.

**Confidential
& Free**

Simply call RBH for a local appointment: **1-866-750-0512**



Family & Parenting



Relationships



Stress & Depression



Work Issues



Anxiety

Pharmacy Options - Save Money by Mail

Did you know if you order your prescriptions through the mail, you save money and get up to a 90 day supply?

- PharmaCare Direct: **1-888-347-5329**
www.pharmacare.com

- Ridgeway Pharmacy (of MT): **1-800-630-3214**
1-406-777-5425

GO GENERIC

Most prescription drugs are available under a generic label. Please check with your doctor, pharmacist, or call the Pharmacare to find out if generic medications are available for your prescriptions:

1-888-347-5329

IT SAVES YOU MONEY!

Baby on Board?



Participating in your Maternity Assistance Program (MAP) entitles you to a free maternity health screening, a gift for completing the survey, free prenatal vitamins, and access to a Registered Nurse for support throughout your pregnancy.

Call as soon as you know you're pregnant.

1-866-750-0512



If you participate in the State of Montana's Maternity Assistance Program (MAP) during 2006, you'll be eligible to win \$500 in cash!

Participation is voluntary. One prize will be randomly awarded by RBH at the end of 2006.

Enrolled Your New Baby Yet?

Enroll your baby in health insurance as soon as possible. Carefully review the following requirements for adding a new baby to your insurance policy through the State of Montana.

63-day Limit

New dependents (newly acquired spouse or child) must be enrolled (through your agency payroll personnel) within 63 days of the date when they first became eligible (qualifying event) to receive automatic medical and dental coverage and meet Premium Payment Plan change requirements.

Automatic Coverage Lasts Only 31 Days

Automatic medical coverage of an infant born to a plan member begins at birth for a 31-day period. You must submit an Enrollment/Change Form (no later than 63 days after the birth) and make any required employee contributions to continue medical coverage on an eligible newborn dependent beyond the first 31 days.

Dental Coverage

You may also enroll your newborn for dental coverage at the time you enroll the baby in the health insurance plan or wait until later (Dental Plan enrollment of a child under the age of 3 does not require application and approval). Retroactive medical coverage back to the date of birth may be obtained for an eligible newborn dependent (as well as the spouse and other eligible dependents) if:

- enrollment occurs within the 63-day special enrollment period; and
- the enrollment form authorizes a payroll deduction of any retroactive premium due, which will be taken pre-tax for Premium Payment Plan members, as allowed by IRS rules.

Please contact the Employee Benefits Bureau at **(406) 444-7462** or **(800) 287-8266** for additional information. You may also visit the website, <http://hr.mt.gov/benefits/SPD%20Booklet.pdf> to see all requirements for adding a new dependent.

Say Cheese - *With Confidence*

By taking good care of your teeth, eating a balanced and nutritious diet, and visiting your dentist regularly for professional cleanings and checkups, you can have healthy teeth and an attractive smile for life.

*According to research,
poor dental hygiene can lead to coronary
heart disease and other serious
health problems.*

Here are some tips for daily oral care:

- Brush your teeth for at least three minutes twice a day with a soft-bristled brush and an ADA-accepted fluoride toothpaste.
- Floss between your teeth daily.
- Eat a balanced, nutritious diet and limit between-meal snacks and foods high in sugars. If you snack, choose nutritious foods, such as raw vegetables, fruits, low-fat plain yogurt, or low-fat cheese.
- Brush your tongue to remove bacteria and freshen your breath. Remember to replace your toothbrush every three or four months. Replace it sooner if it becomes frayed.

How to Recognize a Stroke...

Stroke is a medical emergency. Know these warning signs, provided by the American Stroke Association, and teach them to others. *Every second counts:*

- Sudden numbness or weakness of the face, arm or leg, especially on one side of the body
- Sudden confusion, trouble speaking or understanding
- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden, severe headache with no known cause

Call 911 immediately if you experience symptoms!

Time lost is brain lost!

FREE - On-line Health & Wellness

Did you know you can access free health screenings, loan calculators, or even take an on-line training to improve your communication skills?

- go to: www.reliantbh.com
- click the **Personal Advantage LOGIN** button
- register using Company Name: **State of Montana**
- visit often!



The State of Montana Employee Benefits Bureau is proud to provide this newsletter for employees and their families. This newsletter is distributed twice a year and focuses on topics to help State employees and their families get the most of their benefits, while living healthier lives. In total, 15,500 copies of this public document were published at an estimated cost of \$0.08 per copy, for a total cost of \$1,240.00, which includes \$1,240.00 for printing and \$0.00 for distribution.

EMPLOYEE
Benefits Bureau
PO Box 200127
Helena, MT 59620-0127

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
HELENA, MT
PERMIT NO. 89